



Patent Application  
Attorney Docket No.: 57797.000002

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of:

Richard H. NACHT

Appln. No.: 09/667,694

Filed: September 22, 2000

For: SYSTEM AND PROCESS FOR  
APPLYING FOR AND OBTAINING  
UNIVERSAL MULTIPLE MORTGAGE  
UNDERWRITING APPROVALS

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: Group Art Unit: 3624  
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: Examiner: Lalita Hamilton  
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Mail Stop AMENDMENT  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**RESPONSE TO THE OFFICE ACTION OF JUNE 9, 2004**

Sir:

In response to the Office Action dated June 6, 2004, Applicant remarks as follows: